



MAY, 2022

Thank you, State of Nebraska
Open Enrollment Presentation



The importance of eye health

Regular eye care can have a life-changing impact on preserving the vision of millions of people¹

Of the estimated 93 million U.S. adults at high risk for vision loss, only half visited an eye doctor in the past 12 months¹

Approximately 12 million people 40 years and over in the United States have vision impairment²

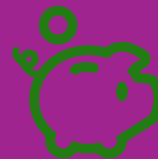
Myopia (nearsightedness) is a serious condition that can increase the risk of developing ocular diseases later in life³

¹ "Keep an Eye on Your Vision Health," <https://www.cdc.gov/visionhealth/resources/features/keep-eye-on-vision-health.html>, 2020. ² "Fact Facts of Common Eye Disorders," <https://www.cdc.gov/visionhealth/basics/ced/fastfacts.htm>, 2020. ³ "Myopia Management," Optometrists Network, <https://www.optometrists.org/general-practice-optometry/myopia-management/>, June 2020.

It's a fact: Eye exams benefit more than just vision

Eye doctors are often the first to spot signs of serious health conditions like:

- **Hypertension**
- **High cholesterol**
- **Diabetes¹**
- Eye diseases like **glaucoma and cataracts**







**EARLY
INTERVENTION
SAVES MONEY**

Treating chronic conditions sooner lessens the severity of illness and saves money and lives²

¹ Klunk, E., "Comprehensive managed vision care is more than mere "medical management," Medcitynews.com, September 2019.

² S. Michael Ross MD, MHA "How chronic disease management saves money and lives," Cureatr, June 2019.

Eye care benefits every family member

Babies and Toddlers ¹	School-age Children ²	Adults	Seniors
			
Babies should receive their first professional eye exam at 6 months	80% of what children learn in school is presented visually ²	About 80% of American adults say they use digital devices for more than two hours per day, and nearly 67% use two or more devices at the same time⁴	Vision loss can be a contributor to loss of independence
Children should have at least 1 vision care exam between the ages of 3 and 5	61% of children found to have vision problems through school screenings never visit an eye doctor ³	More than 12% of Americans wear nonprescription reading glasses ⁵	Serious eye conditions like macular degeneration, glaucoma and cataracts are most prevalent in seniors

¹Recommendations from the American Optometric Association (AOA), <https://www.aoa.org/news/inside-optometry/aoa-news/championing-childrens-eye-care?sso=y>, 2019. ²A Guide to Children's Vision Problems," All About Vision, https://www.allaboutvision.com/parents/child_vision.htm, 2019. ³School-aged Vision: 6 to 18 Years of Age, <https://www.aoa.org/healthy-eyes/eye-health-for-life/school-aged-vision?sso=y> ⁴"Eye Health in the Digital Age: Does Too Much Screen Time Hurt Your Vision?" <https://www.uabmedicine.org/-/eye-health-in-the-digital-age-does-too-much-screen-time-hurt-your-vision->. UAB Medicine News, 2021. ⁵"Share of adult consumers wearing over-the-counter (OTC) reading glasses in the United States from 2013 to 2016," <https://www.statista.com/statistics/732353/adults-wearing-otc-eyeglasses-us/>, 2021.

VISION QUIZ

What percentage of U.S. workers say their vision has worsened in the last three years?*



23%

33%

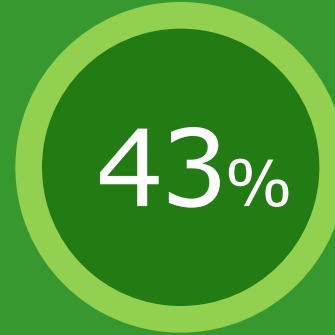
43%

* "Coming into Focus The Role of Vision Benefits and Eye Care in Health & Wellness;" 7th Annual Workplace Benefits Study; guardianlife.com; (2019).

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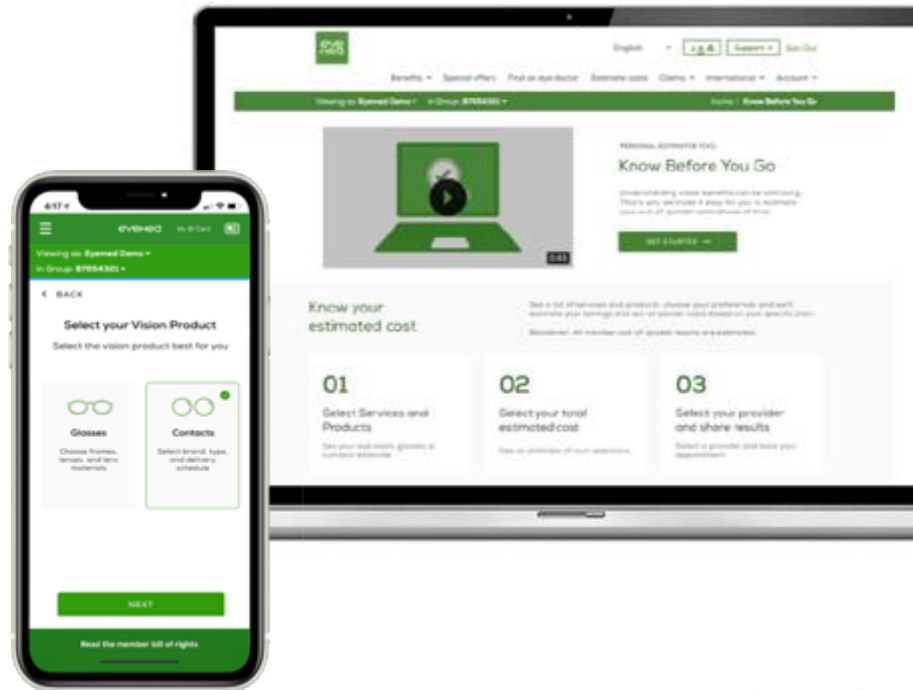
What's new at EyeMed

Know Before You Go cost transparency tool

Our Know Before You Go calculator¹ lets members estimate their costs upfront:

- Members choose anticipated services and products
- Easy-to-understand explanations of different types of frames, lenses, add-ons and contacts are included
- They see their plan-specific estimated out-of-pocket cost total (if any)

Why 99% agree our benefits are easy to understand²



¹Excludes the following plans: reseller, exam-only, safety & VDT, global allowance and declining balance. ²EyeMed Client Satisfaction Survey conducted by Walker, 2020.

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Know Before You Go Updates

Mobile friendly:

Responsive design adapts to any device

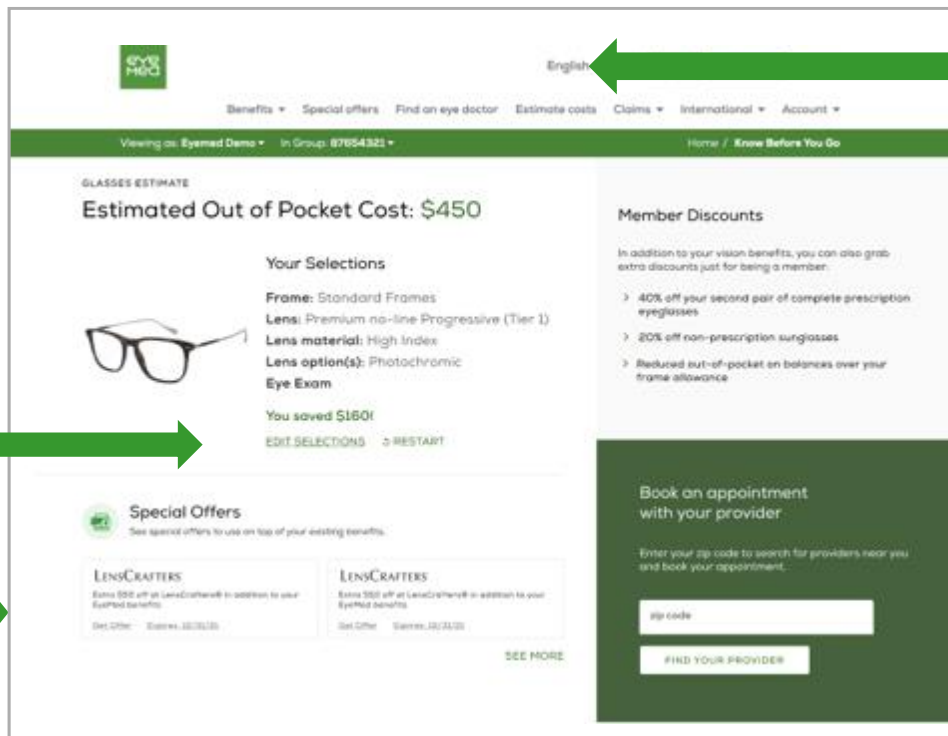


Easy editing:

Ability to edit choices or restart; image changes based on your selection

Special offers integration:

Highlights top two offers in groups' offers package



English and Spanish:

Toggle languages between English and Spanish

Enhanced Provider Locator search:

When a member inserts their zip code, they'll be taken to the search results page

Updated special offers for 2022

Rotating offers currently include:¹

- LensCrafters®: Extra \$50 off a complete pair purchase
- Target Optical®: \$25 off everyday low prices
- contactsdirect.com: Save 10%²
- Glasses.com: Get up to \$50 off any pair of designer sunglasses
- LasikPlus®: \$800 off LASIK²

Discounts are not insurance.

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Additional discounts for even more savings³

- 40% off additional pairs of glasses
- Discounted, set pricing on hearing aids with Amplifon — up to 64% savings⁴
- 20% off any remaining frame balance
- Up to \$50 off premium, non-prescription sunglasses at Sunglass Hut
- 20% off non-covered items
- Low fixed pricing for blue light filtration lens coating

¹ Please see Special Offers on Member Web for details. ² Offer cannot be combined with vision benefits. ³ Discounts are in-network only and are not insured benefits. May not be available on all plans. Confirm if offered by your provider. Listed offers expire 12/31/2022. See offer for exclusions. ⁴ Average EyeMed member savings off manufacturer's suggested retail price as of 2020 through Amplifon Hearing. Prices differ based on hearing aid model purchased. Your actual savings may vary.



LASIK network increases by 150%¹

- **Save \$800 on LASIK, with the WavelightLaser at LasikPlus®, TLC Laser Eye Center and The LASIK Vision Institute²**
- Renowned, trusted brands
- Access to approximately 600 provider locations nationwide including preferred providers like LasikPlus, TLC Laser Eye Centers and The LASIK Vision Institute



Up to a \$800 discount



Free LASIK exams



Free lifetime enhancement on most procedures



¹ Preferred provider growth ²Special Offers can be combined with the insurance benefit. Discounts are in-network only and are not insured benefits. May not be available on all plans. Confirm if offered by all providers. Listed offer expires 12/31/2022. See offer for exclusions.

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Savings on contacts, too

A special offer from
ContactsDirect.com:

10% off purchase
& free shipping*

- Automatically applied after members register their benefits
- And includes top-selling contact lens brands like:

ACUVUE[®]
BRAND CONTACT LENSES

DAILIES[®]

AIR
OPTIX[®]
BRAND CONTACT LENSES

*Discounts are not insured benefits.

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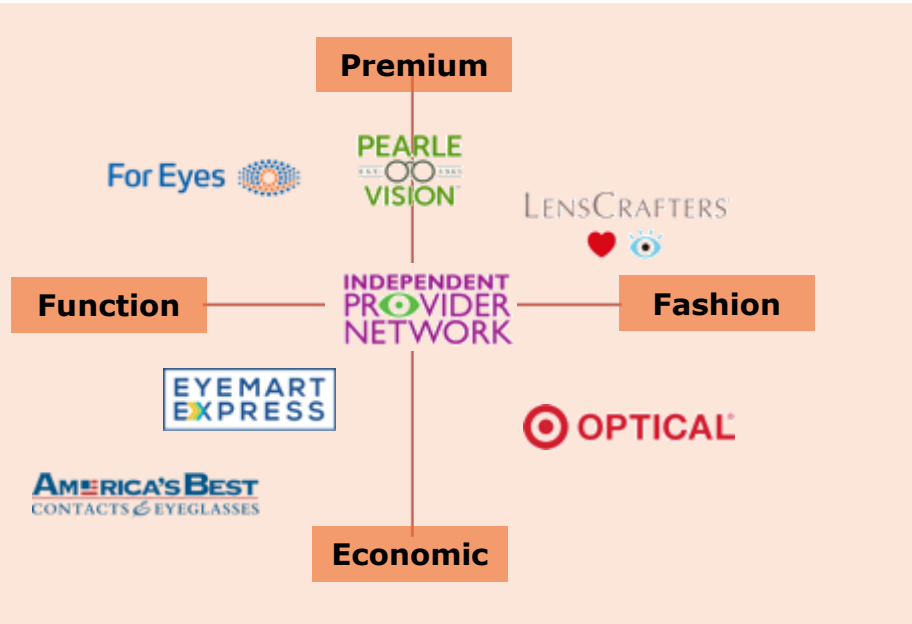









Network access is important

A network with convenience and choice

No matter how your employees buy, we have them covered



Online options:	
	lenscrafters.com
	targetoptical.com
	ray-ban.com
	glasses.com
	contactsdirect.com



A look at your benefits

QUIZ CHALLENGE

Since the pandemic, on average,
how many hours per day are we looking
at digital screens?

7

9

13

* Heiting, G.; "Worker Productivity and Computer Vision Syndrome"; (2021, Jan); All About Vision.

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*"COVID-19: Screen time spikes to over 13 hours per day," EyeSafe, March 2021.

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Your benefits at-a-glance

	Low	High
Exam coverage	\$10 copay Once every 12 months	\$10 copay Once every 12 months
Frame coverage	\$105 allowance Once every 24 months	\$120 allowance Once every 12 months
Lens coverage	\$10 copay Once every 24 months	\$10 copay Once every 12 months
Lens options	Standard progressive: \$75 copay Premium progressives Tier I-III \$95-\$120 Tier IV - \$75 copay, 80% of charge less \$120 allowance	Standard progressive: \$75 copay Premium progressives Tier I-III \$95-\$120 Tier IV - \$75 copay, 80% of charge less \$120 allowance
Contact lenses	\$105 allowance Once every 24 months Standard fit & follow-up: up to \$40	\$130 allowance Once every 12 months Standard fit & follow-up: up to \$40

- Frame and contact lens allowance in the same benefit year – you would just pay for the spectacle lenses that go in the frame. There is a 20% discount on those lenses.
- Fixed costs on progressive lenses and A/R coatings
- Covered polycarbonate lenses for children
- \$15 copay for polycarbonate lenses for adults on the high plan

Monthly Premium

	Low Option Premium	High Option Premium
Monthly Premium		
Employee	\$5.34	\$8.30
Employee + Spouse	\$8.58	\$13.28
Employee + Children	\$8.76	\$13.52
Employee + Family	\$14.10	\$21.84
Rate difference per month		
Employee	\$2.96	
Employee + Spouse	\$4.70	
Employee + Children	\$4.76	
Employee + Family	\$7.74	



Additional features

EyeMed's commitment to innovation

Innovations that are changing the conversation:

- **Know Before You Go** cost transparency tool that estimates a member's out-of-pocket cost
- **Members-only special offers** that can be combined with the insured benefits
- Personalized **text-alerts** with reminders, updates and more
- Easy out-of-network **claim filing automation**
- On-site temporary **Pop-Up Clinics**
- **International Travel Solution** providing temporary, adjustable eyewear and more
- **Member App** integrated with "smart" provider locator
- **Virtual open enrollment** resources

* Not available in all states

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Member website

Easy to find information on our member web:

- Optimized navigation with a streamlined look and feel
- Savings summary
- Toggle between English and Spanish
- Know Before You Go tool
- View benefits and eligibility
- Check claim status and EOB
- Access special offers

And don't forget, members can also:

- Access the EyeMed member app with facial recognition and one-touch ID
- Enroll in text alerts



EyeMed App

Our revamped EyeMed App brings fresh, new features to help your employees get the most from their benefit.

Features:

- Savings summary
- Wellness interactives
- Provider Locator to find in-network eye doctors
- View benefits and eligibility
- Track claims
- Special offers to help members save more
- ID card at-a-shake
- Upcoming exam reminders
- Contact lens replacement reminders
- Facial recognition, Touch ID and Apple Wallet for Apple users



Make sure your employees know they should download the newest version

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Award-winning Customer Care Center

12 years

as one of America's
highest-rated call centers
by BenchmarkPortal¹

14 seconds

waiting time to answer²



362 days

of availability per year

Mon - Fri: 6:30 am – 10 pm CST

Sat: 7 am – 10 pm CST

Sun: 10 am – 7 pm CST

(102 hours per week)

Closed Thanksgiving, Christmas
and New Year's Day

¹Purdue University Benchmark Portal independent assessment of call centers nationwide, 2021. ²EyeMed Customer Care Center Reporting, 2020. ³EyeMed incoming call analysis, 2020.

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In closing...

- Thank you for your time!
- If you have any questions, absolutely let me know, I am happy to help